

CLAIMS

I claim:

1 1. A system for authorizing a transaction between a customer and
2 an e-commerce merchant, the system comprising:
3 means for identifying rights to use an account identified by a first
4 account number;
5 a database for storing the first account number, and for receiving and
6 storing a first signature phrase responsive to a positive identification of rights
7 to use the account;
8 an interface for receiving a second account number and a second
9 signature phrase from the customer; and
10 a comparator for comparing the first and second account numbers and
11 the first and second signature phrases;
12 whereby the system authorizes the transaction upon a successful
13 comparison of the first and second account numbers and the first and second
14 signature phrases.

1 2. The system of claim 1 wherein the means for identifying rights to
2 use the account utilizes an activation code.

1 3. The system of claim 1 wherein the means for identifying rights to
2 use the account utilizes an external interface for communicating with an issuer
3 of the account.

1 4. The system of claim 1 wherein the rights to use the account
2 indicates ownership of the account.

1 5. The system of claim 1 wherein the database stores the first
2 account number and the first signature phrase in a transformed format.

1 6. The system of claim 1 wherein the interface receives the second
2 account number and the second signature phrase in a transformed format.

1 7. The system of claim 1 further comprising:
2 means for creating a transaction certificate to memorialize a successful
3 authorization.

1 8. The system of claim 7 wherein the transaction certificate may be
2 provided to the merchant to indicate successful authorization.

1 9. The system of claim 1 wherein the interface is through a network.

1 10. The system of claim 1 wherein the interface includes an
2 authorization form provided to the customer.

1 11. The system of claim 10 wherein the authorization form includes a
2 greeting phrase previously provided by the customer to the database.

1 12. The system of claim 10 wherein the authorization form includes a
2 logo identifying the merchant.

1 13. A method for authorizing a transaction between a customer that
2 is authorized to use an account and an e-commerce merchant, the method
3 comprising:
4

5 confirming rights in the account by associating an account code with an
6 account number associated with the account;

7 establishing a signature phrase;

8 linking the signature phrase to the account number for use in the
9 transaction; and

10 extending rights to the account, normally only associated with the
11 account code, to the signature phrase such that the customer can authorize the
transaction made on the account using the signature phrase.

1 14. The method of claim 13 wherein an entity other than the
2 customer confirms the rights in the account.

1 15. The method of claim 13 wherein the rights in the account
2 indicate account ownership.

1 16. A method for authorizing a transaction between a customer
2 having an account number and an e-commerce merchant, the method
3 comprising:

4 linking an account code to the account number to enable the customer
5 to confirm rights to an account identified by the account number;

6 having confirmed rights to the account, allowing the customer to create
7 an alternate means of confirming rights in the account, including establishing
8 a signature phrase linked to the account number; and

9 authorizing a transaction authorization request for the account by
10 linking the signature phrase to the account number.

1 17. A method for authorizing a transaction between a customer and
2 an e-commerce merchant, the customer having an account number and an
3 associated activation code that can be used to confirm rights in an account
4 identified by the account number, the method comprising:
5 once rights in the account are confirmed, linking the account number to
6 a signature phrase;
7 receiving a transaction authorization request from the merchant
8 including an account identifier and the signature phrase;
9 verifying the signature phrase is linked to the account number indicated
10 by the account indicator; and
11 authorizing the transaction if the signature phrase is linked to the
12 account number.

1 18. An apparatus for authorizing transactions between a customer
2 and an e-commerce merchant, comprising
3 a database including a list of linked account numbers and signature
4 phrases; and
5 an engine operable to receive authorization requests from the merchant,
6 process the requests including verifying rights in an account associated with
7 the account number by the customer using a signature phrase, and return an
8 authorization form if the signature phrase is linked to the account number.

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[Signature]